



Assurity Life Insurance Company
Home Office: Lincoln, Nebraska
Long Term Care Administrative Office
Post Office Box 4243
Woodland Hills, CA 91365 -4243
(888) 505-3980 • Fax (818) 887-4595

AssurityBalance® Long-Term Care Product Feature Availability

- AK** The maximum Daily Benefit Amount is \$350.
- AL*** Generic.
- AR*** The Optional Policy Surrender Rider is not available.
- AZ*** Generic.
- CA** Pending Product Release.
- CO*** Generic.
- CT** The Waiver of Premium Benefit Rider is not available. HCBC Waiver of Premium is included as a base policy benefit. There are special rates for the First Day HCBC Benefit Rider as days on which HCBC benefits are received will also count toward satisfaction of the elimination period for Facility Care. The maximum Daily Benefit Amount available in Fairfield County is \$350. The 180-Day Elimination Period Option and the Optional Policy Surrender Rider are not available.
- DC*** Generic.
- DE*** Generic.
- FL** Pending Product Release.
- GA** If Home and Community Based Care (HCBC) is selected, the 90-Day Elimination Period is reduced to 60 days. The 180-Day Elimination Period Option is not available.
- HI*** The Optional Policy Surrender Rider is not available.
- IA*** Generic.
- ID*** Generic.
- IL*** Generic.
- IN*** Generic.
- KS*** Generic.
- KY*** The Optional Policy Surrender Rider is not available.
- LA*** Generic.
- MA** Minimum Daily Benefit Amount is \$50. Under the 10-year and 20-year payment options, sales with daily benefit equal to or greater than \$130 per day must include the purchase of the Compound Benefit Increase Rider. Under Lifetime plans, for an additional premium, an insured can increase the Daily Benefit to retain MassHealth eligibility. There are special rates for the First Day HCBC Benefit Rider as days on which HCBC benefits are received will also count toward satisfaction of the elimination period for Facility Care. HCBC must be included in the Long Term Care Insurance Policy.
- MD*** Joint coverage is limited to spouses only. An optional state mandated Hospice Care Program Benefit Rider is available for use with the Facility Care Only Policy, but cannot be selected if the Facility Care Only Indemnity Benefit Rider is selected. Special version of the optional Shortened Benefit Period Nonforfeiture Rider.
- ME*** Generic.
- MI*** Generic.
- MN*** Generic.
- MO*** The Employer or Association Group Discount is not available.
- MS** Generic.
- MT** Generic - Suitability Standards Apply.
- NC*** The Optional Policy Surrender Rider is not available.
- ND*** The Full Return of Premium Rider is called Full Death Benefit Rider.
- NE** Generic - Suitability Standards Apply.
- NH*** Generic.
- NJ*** "Additional Insured" rates (equivalent to joint coverage) available under a separate policy. The additional insured must be an eligible family member or other person dependent upon the insured. Policy with Employer/Association group discount is referred to as Franchise LTCI Policy, and is available under separate policy form. Limited pay options include built in nonforfeiture feature. Shortened Benefit Period Nonforfeiture Rider and the Optional Policy Surrender Rider are not available with the 10-Year and 20-Year Premium payment options.
- NM*** Generic.
- NV** Generic.
- NY** Not available.
- OH*** Generic. A policy with an association/employer group discount is referred to as a Franchise Long-Term Care Insurance Policy and is available under a separate policy form.
- OK*** Generic.
- OR*** The minimum Daily Benefit Available is \$50. Facility Care Only coverage is not available. Home and Community Based Care must be included in every policy.



Assurity Life Insurance Company
Home Office: Lincoln, Nebraska
Long Term Care Administrative Office
Post Office Box 4243
Woodland Hills, CA 91365 -4243
(888) 505-3980 • Fax (818) 887-4595

AssurityBalance® Long-Term Care Product Feature Availability

- PA*** Available Issue Ages: 18 - 84. A policy with an association/employer group discount is referred to as a Franchise Policy. Nursing Facility only coverage is not available. Home and Community Based Care must be included in every policy. The Optional Policy Surrender Rider is not available.
- RI** Suitability Standards Apply. Facility Care only coverage is not available. Home and Community Based Care must be included in every policy.
- SC** Generic.
- SD*** Joint rates are the same as in other states, but may not be referred to as a "discount." The 180-Day Elimination Period Option is not available. The minimum daily benefit amount available is \$100.
- TN*** The Optional Policy Surrender Rider is not available.
- TX** Rate Stabilization Applies. The Full Return of Premium Rider is called Full Refund of Premium Benefit Rider.
- UT*** Generic.
- VA*** Generic.
- VT** Pending Product Release.
- WA** The Full Return of Premium Rider is called Full Refund of Premium Rider. The Optional Policy Surrender Rider is not available.
- WI*** Home and Community Based Care must be included in the Long-Term Care Insurance Policy. The minimum daily benefit amount available is \$60. The Alternative Plan of Care is not available under the Nursing Home Only Insurance Policy.
- WV** Generic.
- WY** Generic - Suitability Standards Apply.

**Both Suitability Standards and Rate Stabilization Apply.*